

OUTSTANDING FEATURES OF THE POLICY



Full one-time payment of 100% of the insurance amount if the insured person is diagnosed with one of four critical diseases as defined: Cancer, Coronary artery bypass surgery, Myocardial infarction, Stroke collapse



With Critical Illness insurance, customers will prepare a reserve fund for some unforeseen critical illnesses that can strike at any time, and provide financial support so customers can feel secure in their treatment



Waiting period is short, only 90 days starting from the effective date of the contract.



Choosing the insurance amount to participate flexibly with a maximum payout of up to 150,000,000 VND



The annual fee is reasonable and suitable for all participants (for people over the age of 30, the fee is only from 425 VND/day for an insurance amount of up to 100 million VND).



Insurance terms are simple and easy to understand.



Insurance participation procedures are simple and convenient, customers can buy a Critical Illness insurance package for themselves and their families with just a few simple steps easily, without needing a health check before participating



Compensation is transparent, simple and quick within 15 working days from the date Bao Minh receives a valid claim file.



The time limit for claiming compensation is up to one year from the time the insured event occurs



BAOMINH INSURANCE CORPORATION

BẢO MINH



CRITICAL ILLNESS INSURANCE



CALL CENTER
1800 - 58 88 12
Free incoming calls

www.baominh.com.vn

THINK INSURANCE, THINK BAOMINH



Insured Eligibility

- Be a Vietnamese citizen or a foreigner residing in Vietnam, the ages of 18 and 65 years old.
- Not suffering from cancer, critical illness by definition, mental illness;
- No permanent disability of 80% or more.



Geographical scope

Vietnamese

Insurance period

1 year

Scope of coverages, insurance benefits, insurance premiums

4 critical illnesses are covered:

- + Cancer;
- + Coronary artery bypass surgery;
- + Heart attack;
- + Stroke

Policy wording

Critical Illness Insurance Rules was issued in accordance with the Decision No. 1178/2019 - BM/BHCN dated July 3, 2019 of the of the General Director of Bao Minh Insurance Corporation

INSURANCE BENEFITS

OPTION 1

OPTION 2

OPTION 3

OPTION 4

SUM INSURED/PERSON/YEAR

VND 50,000,000

VND 70,000,000

VND 100,000,000

VND 150,000,000

- The insured person is diagnosed with one or more critical diseases within the scope of insurance, subject to conditions
+ Critical illness appears for the first time according to the doctor's conclusion; and
+ The insured person must be alive for at least 30 days from the date of diagnosis by the doctor

VND 50,000,000

VND 70,000,000

VND 100,000,000

VND 150,000,000

PREMIUM

AGES	MALE	FEMALE	AGES	MALE	FEMALE	AGES	MALE	FEMALE
18	0.069%	0.062%	34	0.227%	0.268%	50	1.353%	1.012%
19	0.074%	0.068%	35	0.256%	0.293%	51	1.537%	1.074%
20	0.080%	0.075%	36	0.287%	0.320%	52	1.654%	1.138%
21	0.087%	0.083%	37	0.320%	0.350%	53	1.747%	1.178%
22	0.093%	0.091%	38	0.363%	0.383%	54	1.941%	1.218%
23	0.100%	0.099%	39	0.407%	0.420%	55	2.105%	1.262%
24	0.107%	0.109%	40	0.457%	0.459%	56	2.274%	1.307%
25	0.112%	0.120%	41	0.511%	0.502%	57	2.676%	1.355%
26	0.115%	0.132%	42	0.570%	0.549%	58	2.860%	1.387%
27	0.125%	0.145%	43	0.639%	0.601%	59	2.976%	1.421%
28	0.131%	0.159%	44	0.713%	0.656%	60	3.259%	1.455%
29	0.139%	0.172%	45	0.913%	0.715%	61	3.394%	1.493%
30	0.155%	0.188%	46	0.941%	0.781%	62	3.689%	1.534%
31	0.161%	0.206%	47	1.047%	0.851%	63	3.838%	1.575%
32	0.179%	0.224%	48	1.168%	0.902%	64	3.993%	1.620%
33	0.202%	0.245%	49	1.186%	0.955%	65	4.156%	1.667%